

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In Re: DALE R BOVEN
VICKI L BOVEN

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Case No.: 08-35599

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/31/2008.
- 2) This case was confirmed on 04/01/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 04/01/2009.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 07/13/2009.
- 5) The case was dismissed on 08/12/2009.
- 6) Number of months from filing to the last payment: 4
- 7) Number of months case was pending: 11
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 37,710.00
- 10) Amount of unsecured claims discharged without payment \$.00
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 5,286.00
Less amount refunded to debtor	\$.00
NET RECEIPTS	\$ 5,286.00

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$.00
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 380.59
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION **\$ 380.59**

Attorney fees paid and disclosed by debtor **\$ 2,500.00**

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
WELLS FARGO BANK	OTHER	NA	NA	NA	.00	.00
BENEFICIAL	SECURED	28,802.88	19,343.77	.00	.00	.00
BENEFICIAL	SECURED	6,850.00	16,730.20	6,850.00	447.57	.00
BENEFICIAL HSBC	OTHER	.00	NA	NA	.00	.00
HSBC AUTO FINANCE	SECURED	9,000.00	11,077.67	.00	.00	.00
HSBC AUTO FINANCE	UNSECURED	2,024.00	NA	NA	.00	.00
WELLS FARGO	OTHER	.00	NA	NA	.00	.00
WELLS FARGO HOME MOR	SECURED	414,696.00	285,321.55	.00	.00	.00
WELLS FARGO HOME MOR	UNSECURED	20,348.88	NA	NA	.00	.00
WELLS FARGO HOME MOR	UNSECURED	64,789.00	NA	NA	.00	.00
WELLS FARGO HOME MTG	OTHER	.00	NA	NA	.00	.00
ALLSTATE INSURANCE	UNSECURED	163.08	NA	NA	.00	.00
ASSET ACCEPTANCE LLC	UNSECURED	427.55	452.85	452.85	.00	.00
CAPITAL ONE	UNSECURED	979.13	NA	NA	.00	.00
CAPITAL ONE	OTHER	.00	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	1,148.58	1,111.67	1,111.67	.00	.00
NELNET EDUCATIONAL M	UNSECURED	17,357.10	18,012.13	18,012.13	.00	.00
NICOR GAS	UNSECURED	270.00	NA	NA	.00	.00
NORTHWESTERN MEMPRIA	UNSECURED	427.92	NA	NA	.00	.00
NORTHWEST COMMUNITY	OTHER	.00	NA	NA	.00	.00
PRA RECEIVABLES MANA	UNSECURED	NA	314.55	314.55	.00	.00
SPRINT NEXTEL	UNSECURED	1,631.06	1,980.00	1,980.00	.00	.00
WELLS FARGO HOME MOR	SECURED	64,789.00	67,927.30	4,457.87	4,457.84	.00

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| **Scheduled Creditors:** |

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
PRA RECEIVABLES MANA	UNSECURED	325.68	325.68	325.68	.00	.00
ARROW FINANCIAL SERV	UNSECURED	NA	260.84	260.84	.00	.00

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Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	11,307.87	4,905.41	.00
Debt Secured by Vehicle	.00	.00	.00
All Other Secured	.00	.00	.00
TOTAL SECURED:	11,307.87	4,905.41	.00
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	.00	.00	.00
TOTAL PRIORITY:	.00	.00	.00
GENERAL UNSECURED PAYMENTS:	22,457.72	.00	.00

Disbursements:

Expenses of Administration	\$ 380.59	
Disbursements to Creditors	\$ 4,905.41	
TOTAL DISBURSEMENTS:		\$ 5,286.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/24/2009

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.